

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANGELA COLETTA,

Debtor

: Chapter 13

: BANKR. No. 08-12516

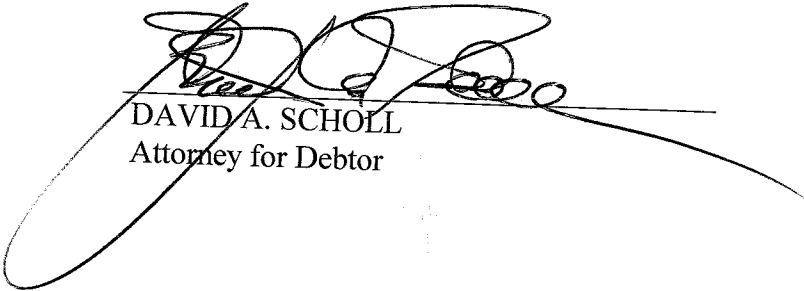
CHAPTER 13 PLAN OF THE DEBTOR

1. If the Debtor's estate were liquidated under Chapter 7 of the Bankruptcy Code, unsecured creditors would be paid in full. Under this plan, these creditors will also be paid in full and therefore will not receive less than they would have in Chapter 7.
2. The Debtor shall submit to the supervision and control of the Trustee payments of \$50/month for 48 months of the plan.
3. The Debtor will initially file a proceeding against the Delaware County Tax Claim Bureau ("the TCB") and the purchaser at the tax sale, Jason Lerner, to avoid the tax sale of her home at 717 Andrews Ave., Collingdale, PA. 19023 ("the Home"), for a sale price far less than the value of the Home. If the Debtor is successful in avoiding this sale, she will file an amended plan to cure her arrears to the TCB.
4. The various claims of the Debtor's creditors are classified in this Plan as follows:
 - A. Class One: Administrative claims. These claims include unpaid attorney's fees and the Trustee's commissions/fees.
 - B. Class Two: The claim of Grenpoint Mortgage secured by properties of which she is no longer the owner. The Debtor will not treat these claimns in her plan.
 - C. Class Three: The potential secured claim of the TCB, if the tax sale conducted by the TCB is avoided, as indicated in paragraph 3 of the plan.
 - D. Class Four: All other claims against the Debtor that are timely filed and allowed.
5. The payments received by the Trustee from the Debtor shall be distributed first to the Class One claimants until they are paid in full; secondly, to the Class Three claim if the Debtor succeeds in avoiding the tax sale, and thirdly to Class Four claims to be paid in full.
6. Title of the property of the estate shall revert in the Debtor upon confirmation of a plan, and the Debtor shall have the sole right to the use and possession of same.
7. Upon application, the Debtor may alter the amount and timing of payments under this plan.

8. The automatic stay shall remain in full force and effect until this case is closed on the same terms as prior to confirmation, upon motion of an interested party after notice and a hearing.

9. Upon completion of this or any other duly confirmed plan, as amended, all creditors listed in the Debtor's Schedules or filing proofs of claim in this case which hold claims which are dischargeable shall be discharged.

Dated: April 22, 2008



DAVID A. SCHOLL
Attorney for Debtor